

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Todd A. Stiles
Debtor

Case No. 22-00261-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 22, 2025

User: AutoDocket
Form ID: 3180W

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2025:

Recip ID	Recipient Name and Address
db	#+ Todd A. Stiles, 41 Howard Dr., East Berlin, PA 17316-9394
5459870	Anesthesia Associates of York, PO Box 639012, Cincinnati, OH 45263-9012
5459880	+ Quantum Imaging & Therapeutic Assoc, PO Box 3190, Dublin, OH 43016-0089
5459881	+ Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
5465376	+ Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
5459882	Spring Grove Area Ambulance Club, c/o Express Billing Solutions, Inc., PO Box 5027, Lancaster, PA 17606-5027
5459884	Virtual Radiologic Professionals, PO Box 120153, Grand Rapids, MI 49528-0103

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	May 22 2025 22:44:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5459871	+ EDI: TSYS2	May 22 2025 22:44:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5459872	+ EDI: CAPONEAUTO.COM	May 22 2025 22:44:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5460744	+ EDI: AISACG.COM	May 22 2025 22:44:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5469378	+ EDI: AISACG.COM	May 22 2025 22:44:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5459873	Email/Text: bzern@celticbank.com	May 22 2025 18:55:00	Celtic Bank Corp., 268 S. State St. Ste 300, Salt Lake City, UT 84111-5314
5459874	+ EDI: JPMORGANCHASE	May 22 2025 22:43:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
5459875	+ EDI: CITICORP	May 22 2025 22:44:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5459876	+ Email/Text: dylan.succa@commercialacceptance.net	May 22 2025 18:54:00	Commercial Acceptance Company, Attn: Bankruptcy, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
5459886	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 22 2025 18:54:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5459877	+ Email/Text: tropiann@einstein.edu	May 22 2025 18:54:00	Einstein Practice Plan, 101 E. Olney Ave. Suite 301, Philadelphia, PA 19120-2470
5459887	EDI: IRS.COM		

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5459878	+ EDI: CAPITALONE.COM	May 22 2025 22:44:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5459879	+ EDI: G2RSPSECU	May 22 2025 22:44:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5459890	EDI: PENNDEPTREV	May 22 2025 22:44:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5459888	Email/Text: fesbank@attorneygeneral.gov	May 22 2025 22:44:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5463843	+ EDI: G2RSPSECU	May 22 2025 18:54:00	Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square, Harrisburg, PA 17120
5459889	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	May 22 2025 22:44:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5459883	^ MEBN	May 22 2025 18:54:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5459891	^ MEBN	May 22 2025 18:50:07	UPMC in Central PA, PO Box 2353, Harrisburg, PA 17105-2353
5459885	Email/Text: bankruptcynotification@wellspan.org	May 22 2025 18:47:53	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
		May 22 2025 18:54:00	Wellspan Health, PO Box 15119, York, PA 17405-7119

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com

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John Matthew Hyams

on behalf of Debtor 1 Todd A. Stiles jmh@johnhyamslaw.com
acb@johnhyamslaw.com;dlh@johnhyamslaw.com;cne@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.best
case.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Todd A. Stiles

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9312

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-00261-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Todd A. Stiles

5/22/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.